Certificate Number: 12433-PAE-DE-036960505

Bankruptcy Case Number: 18-10769



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 7, 2022, at 6:36 o'clock PM EST, Nicholas B. Dewald completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 7, 2022 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor